

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

HEATHER REBECCA MCCOY

Debtor(s)

Case No. 15-28914

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/24/2015.
- 2) The plan was confirmed on 10/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/21/2016.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,581.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$1,581.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,510.61
Court Costs	\$0.00
Trustee Expenses & Compensation	\$70.39
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,581.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FAMILY DENTAL OF ARLINGTON	Unsecured	1,592.00	NA	NA	0.00	0.00
ABC E 55497	Unsecured	135.00	NA	NA	0.00	0.00
ARMOR SYSTEMS	Unsecured	200.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	0.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	0.00	0.00	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	529.00	NA	NA	0.00	0.00
CITY OF ROLLING MEADOWS	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF ROLLING MEADOWS	Unsecured	200.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	5,526.00	5,809.48	5,809.48	0.00	0.00
DT CREDIT COMPANY LLC	Secured	18,669.00	18,482.69	18,482.69	0.00	0.00
FIRST PREMIER BANK	Unsecured	540.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	466.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	1,669.00	NA	NA	0.00	0.00
HARRIS & HARRIS LTD	Unsecured	430.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	927.50	927.50	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	510.00	510.00	510.00	0.00	0.00
MIRAMED REVENUE GROUP	Unsecured	1,000.00	NA	NA	0.00	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	9,015.00	9,065.99	9,065.99	0.00	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	6,227.00	6,262.44	6,262.44	0.00	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	4,080.00	6,572.27	6,572.27	0.00	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	3,979.00	4,102.85	4,102.85	0.00	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	NA	4,001.54	4,001.54	0.00	0.00
NORTHWEST COMMUNITY HOSPITA	Unsecured	0.00	1,669.11	1,669.11	0.00	0.00
PORANIA LLC	Unsecured	NA	510.00	510.00	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	10,000.00	53,541.10	53,541.10	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	8,476.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	179.30	179.30	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED NAVIENT SOLUTION	Unsecured	62,689.00	63,855.40	63,855.40	0.00	0.00
US DEPT OF EDUCATION	Unsecured	5,431.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	13,944.00	28,078.52	28,078.52	0.00	0.00
VILLAGE OF ELK GROVE	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF PALATINE POLICE DEP	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF PALATINE POLICE DEP	Unsecured	200.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,482.69	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,482.69</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$185,085.50</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,581.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$1,581.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/24/2016

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.